

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: FRANK EUGENE SILVER	§	Case No. 5:15-bk-02808
KELLY SUE SILVER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/01/2015.
- 2) The plan was confirmed on 09/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/10/2017.
- 5) The case was converted on 05/05/2017.
- 6) Number of months from filing or conversion to last payment: 15.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 1,949.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 1,949.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,843.21	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 105.79	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,949.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
C. STEPHEN GURDIN, JR., ESQ.	Lgl	0.00	NA	NA	1,843.21	0.00
UGI UTILITIES, INC.	Uns	2,333.00	2,168.34	2,168.34	0.00	0.00
WEINSTEIN & RILEY, PS	Uns	0.00	4,900.89	4,900.89	0.00	0.00
ECMC	Uns	18,431.00	18,897.50	18,897.50	0.00	0.00
CAPITAL ONE BANK	Uns	570.00	570.98	570.98	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,217.51	5,217.51	0.00	0.00
ECMC	Uns	63,739.00	63,759.88	63,759.88	0.00	0.00
MARINER FINANCE, LLC	Uns	0.00	3,184.42	3,184.42	0.00	0.00
FIRST NATIONAL COMMUNITY	Sec	14,161.00	13,828.30	0.00	0.00	0.00
FIRST NATIONAL COMMUNITY	Sec	0.00	3,117.02	0.00	0.00	0.00
FIRST NATIONAL COMMUNITY	Sec	13,431.00	13,117.02	0.00	0.00	0.00
U.S. DEPT OF EDUCATION	Uns	102,516.00	108,000.05	108,000.05	0.00	0.00
KUBOTA CREDIT CORPORATION	Sec	19,561.00	18,346.94	369.48	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	10,682.33	10,682.33	0.00	0.00
AT&T MOBILITY	Uns	858.57	858.57	858.57	0.00	0.00
CAPITAL MORTGAGE SERVICES,	Sec	0.00	NA	NA	0.00	0.00
GOOD SHEPHERD RENTALS	Uns	367.64	367.64	367.64	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	15.00	15.00	15.00	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LUZERNE BANK	Sec	20,796.00	20,161.52	0.00	0.00	0.00
CAPITAL MORTGAGE SERVICES,	Sec	169,974.00	172,673.06	3,759.15	0.00	0.00
CAPITAL MORTGAGE SERVICES,	Sec	0.00	172,673.06	9,396.38	0.00	0.00
LANDMARK FINANCIAL SER	Sec	4,900.00	NA	NA	0.00	0.00
MARINER FINANCE	Sec	3,184.00	NA	NA	0.00	0.00
REGENCY CONS DISC CO	Sec	1,418.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SER	Sec	6,728.00	NA	NA	0.00	0.00
APEX ASSET	Uns	238.00	NA	NA	0.00	0.00
CHASMCCARTHY	Uns	1,980.00	NA	NA	0.00	0.00
		0.00	NA	NA	0.00	0.00
ONE MAIN FINANCE	Uns	15,833.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 13,155.53	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 369.48	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 13,525.01</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 15.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 15.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 218,608.11</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 1,949.00	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 1,949.00</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 05/08/2017

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.